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**MAIL STOP: Amendment on 6/22/2007.**

**PATENT**  
Attorney Docket No.: 020375-000210US

TOWNSEND and TOWNSEND and CREW LLP

By: Jose R. Lopez, Jr.  
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Cheryl L. Neofytides et al.

Application No.: 10/045,633

Filed: October 26, 2001

For: AUTOMATED GROUP PAYMENT

Customer No.: 20350

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Technology Center/Art Unit: 3693

**AMENDMENT**

**MAIL STOP: AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Prior to examination of the above-referenced application, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 13 of this paper.